



Identity Theft: A Victim's Perspective

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Office of Privacy Protection

- Mission to protect and promote individual privacy rights
 - Consumer assistance
 - Information and education
 - Coordination with law enforcement
 - Privacy practice recommendations



Preventing Identity Theft by Protecting Privacy

- Defining Privacy
 - “Right to be let alone” (Brandeis, 1928)
 - Right to control your personal information
- Identity Theft
 - What can happen when we lose control of our personal information



Controlling Your Personal Information–1

- Treat your personal info like it's worth money.
- Carry less personal info on you.
- Don't give out personal info over the phone - unless you made the call.
- Ask questions and request alternatives.
- Use smart passwords. 4t8*11ngs



Controlling Your Personal Information–2

- Read privacy policies and exercise options.
 - Opt out of information sharing (financial and other).
- Get off–and don’t get on–marketing lists.
- Check your bills carefully.
- Order your credit reports regularly.

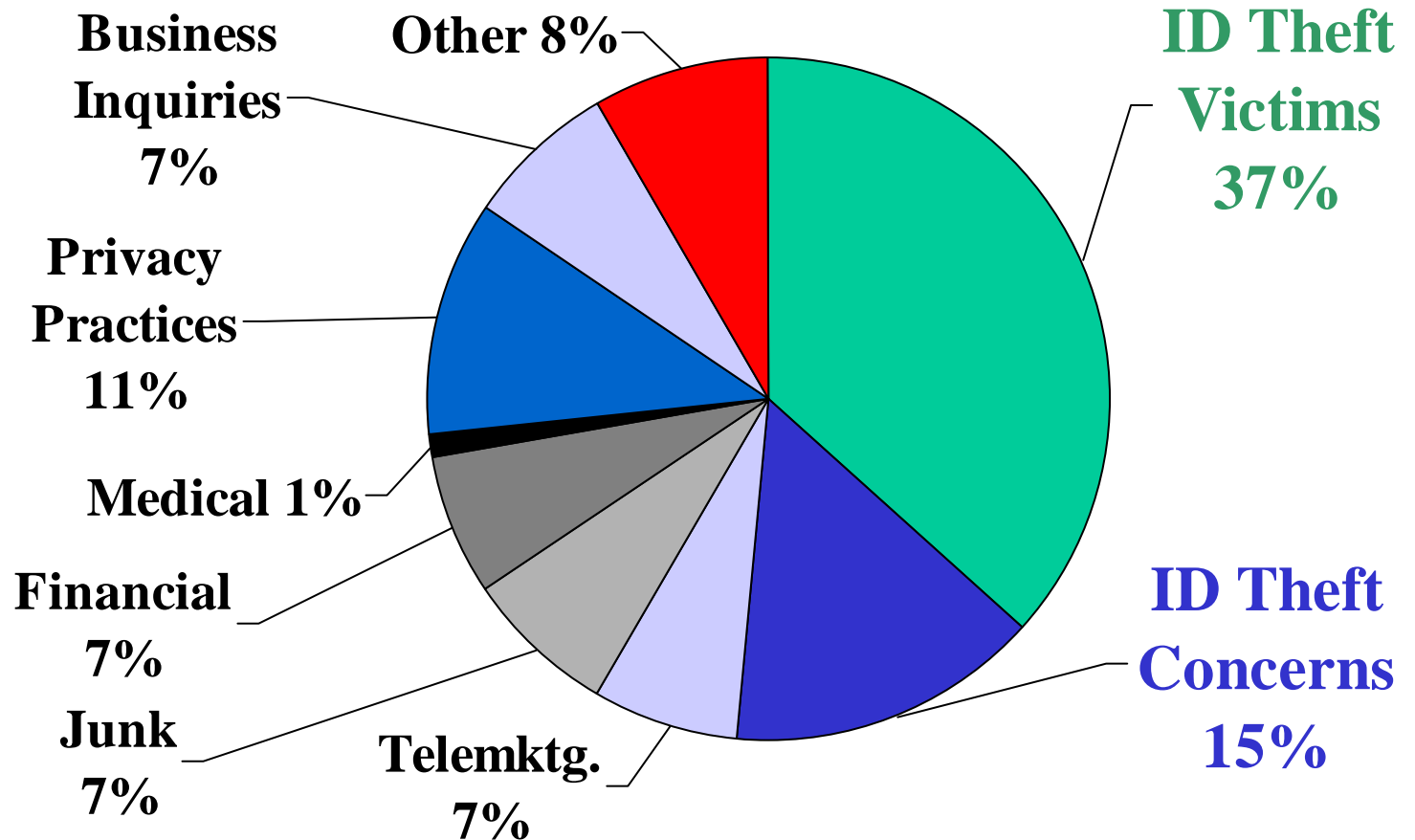


Protect Your SSN

- SSN is key to the vault for identity thieves.
- New CA law prohibits public display:
 - On ID cards and badges
 - In documents mailed to consumers—unless required by law or applications or forms.
 - For Internet access unless with password.
 - In email unless secure or encrypted.

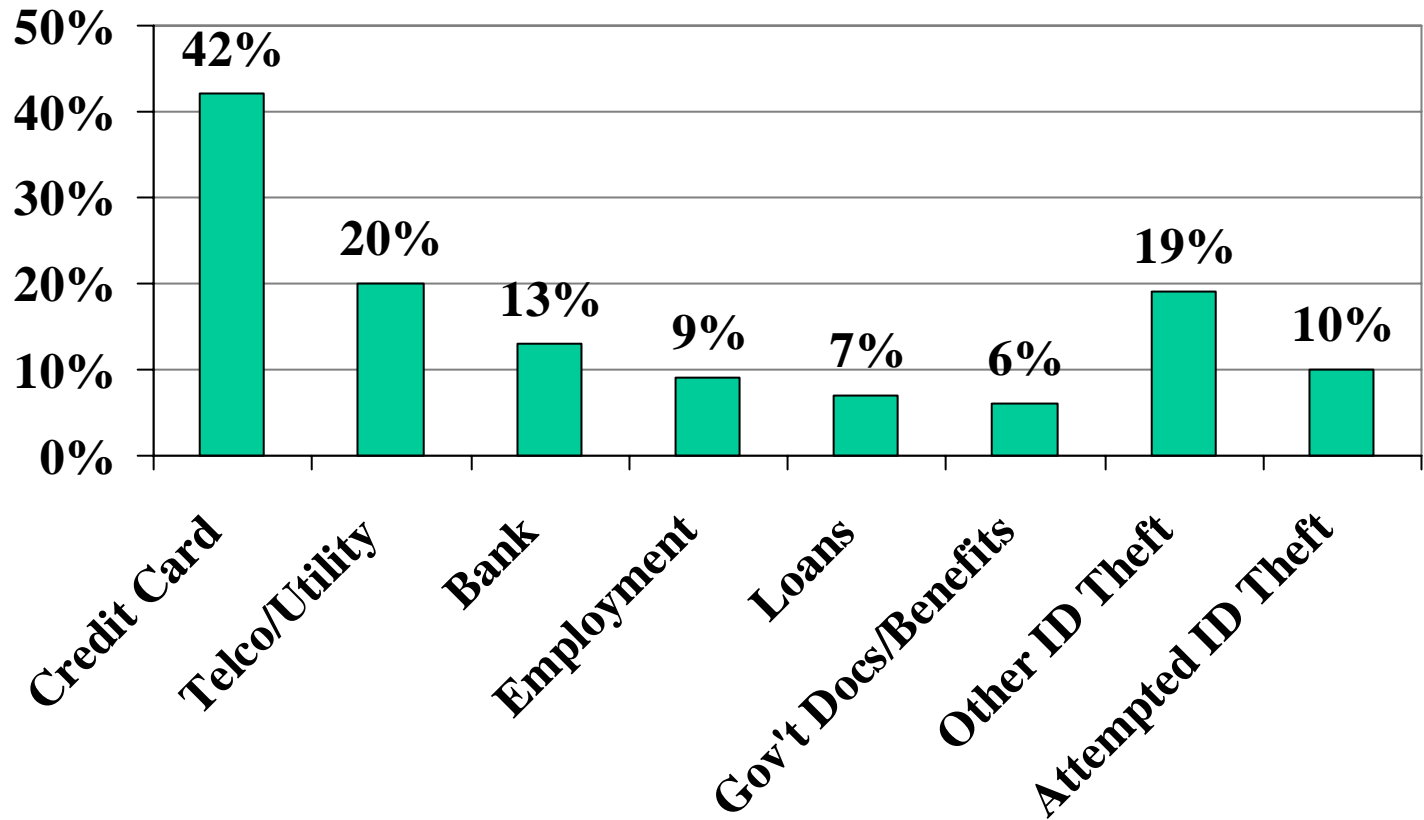


Contacts to OPP





How Victims' Info is Used



Source: FTC, 2001 Data.



What to Do If You're a Victim—1

- Call credit bureaus fraud departments.
 - Order report.
 - Place fraud alert on file.
- Call creditor(s) involved.
 - Report ID theft, ask to have charges removed.
 - Close account, open new with password.
- Report to police/sheriff.
 - Get copy of report.



What to Do If You're a Victim–2

- Get copies of fraudulent documents from creditors.
- Use FTC Affidavit—and report to FTC.
- Follow up with letters, Affidavit and copy of police report by certified mail, return receipt requested.
 - To credit bureaus.
 - To creditors.
- Keep copies of documents and log of time and money spent.



What to Do If You're a Victim—3

- Notify DMV if drivers license involved.
 - Fraud alert.
 - Clear up thief's tickets/warrants with court.
- Close checking account if checks stolen.
 - Notify check verification companies.
- Notify U.S. Postal Inspectors if mail stolen.
- Don't try to change your SSN.



Criminal Identity Theft

- When someone commits a crime and gets criminal record using your identity.
- AG's ID Theft Victim Registry.
 - Judicial Finding of Factual Innocence



Victim Assistance Resources

- Office of Privacy Protection 866-785-9663
 - www.privacy.ca.gov
- DMV Fraud Hotline 866-658-5758
 - www.dmv.ca.gov/consumer/fraud.htm
- AG's ID Theft Victim Registry 888-880-0240
 - <http://caag.state.ca.us/idtheft/general.htm>
- Identity Theft Resource Center 858-693-7935
 - www.idtheftcenter.org



Additional Sources of Information

- FTC ID Theft Information 1-877-382-4357, www.consumer.gov/idtheft
- Privacy Rights Clearinghouse
www.privacyrights.org
- *Recommended Practices for Protecting SSNs*
 - www.privacy.ca.gov/recommendations/snrecommendations.pdf



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